

CORPORATE INFORMATION

DIGITAL INVESTMENT SAVINGS
AND RETIREMENT SOLUTIONS

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WHO WE ARE

Embark Group is a fast growing, diversified, financial services business and one of the leading retirement solutions providers to the advised and institutional markets in the UK.

We work closely with financial advisers and businesses to deliver their long-term savings and investment propositions to UK consumers through our investment platform and range of multi-asset funds, pensions, fund research and consultancy services.

Having successfully completed multiple growth acquisitions, Embark has transitioned rapidly from an initial private investment to become one of the leading retirement solutions providers in the UK. Businesses within the Embark Group have been established in the retirement market for more than 40 years and have a long history of working closely with intermediary distribution partners and high net worth clients.

In January 2022 Embark became part of Lloyds Banking Group, a leading UK based financial services group providing a wide range of banking and financial services.

Our business

Embark Group set out to disrupt the UK investment savings market through technology, straight through processing capabilities, technical excellence in retirement wrappers and the ability to deliver multi-channel savings services to the Robo-Advice, Banking and Wealth Management markets.

Embark Group also powers some of the UK's largest retail financial services businesses, with a wide portfolio of white label partners including Scottish Widows, Natwest Group, Coutts, Standard Life, LV=, Nutmeg, Bestinvest, Charles Stanley, Moneyfarm, Wealthsimple and HUB Financial Solutions.

Our enablers

DEEP AND
PROVEN EXPERTISE



We bring extensive expertise across the banking, investment, pension and insurance sectors from 40 years of experience working with intermediary distribution partners and consumers of all levels of affluence.

MARKET-LEADING
DIGITAL TECHNOLOGY



Partnering with market-leading technology firms enables us to provide efficient, secure and usable solutions that are built for the future and are fully digital.

CUSTOMER
OUTCOME FOCUSED



We place the security of our clients' assets at the centre of our operations so that each of our businesses has a strong focus on ensuring appropriate customer outcomes.

GROUP COMPANY HISTORY

2013

April: Embark Group acquired controlling stake of Hornbuckle.

2015

January: Nutmeg launched direct-to-consumer pension offering with help of Embark Services Limited.

2017

May: The Group acquired EBS Pensions Limited, expanding the Group's SIPP and SSAS offering.

December:

- Strategic sale of Rowanmoor Consultancy Limited to Mazars LLP, exiting the Group from financial advice-based services.
- Vested Employee Benefits Limited launched, bringing employee benefits and workplace savings to the Group.

2020

May: Advance by Embark platform business and Horizon by Embark fund business are launched.

2021

January: Migration of Alliance Trust Savings advised and partnership client books completed. Stocktrade brand is launched.

July: Embark Group, excluding Rowanmoor, announces sale to Lloyds Banking Group, subject to regulatory approval.

2023

July: Embark Platform rebrands as Scottish Widows Platform.

October: Advisers and clients on the Advance by Embark platform migrate to Scottish Widows Platform, creating one unified advised platform.

November: Halifax Share Dealing Ltd (HSDL) becomes part of Embark Group.

2014

September: Commenced partnership with global technology partner FNZ to digitise and support operations.

2016

February: Avalon Investment Services Limited acquired by the Group, bringing WRAP platform capabilities.

July: Rowanmoor Group PLC further expanded the Group's SIPP and SSAS administration capabilities.

October: The Adviser Centre added investment research and consultancy to the Group's proposition.

December: Embark Corporate Services Limited was created to combine the skills of people, tools and capabilities within the wider Group.

2019

January: Embark Pensions is launched to align new SIPP business going forward.

July: Embark Group raises growth capital from new cornerstone investors BlackRock, Inc. Legg Mason, Inc. and Merian Chrysalis Investment Co. Ltd.

November:

- The Group agrees to acquire the advised and partnership client books of Alliance Trust Savings.
- Announced acquisition of Zurich Retail Wealth and Horizon Funds businesses expanding the Group's investment capabilities.
- Franklin Templeton joins Embark's institutional shareholders as a long-term cornerstone investor.

2022

January: Embark becomes part of Lloyds Banking Group

September: Sale of Vested to Benefiz, exiting the Group from employee benefits consulting.

GROUP VITAL STATISTICS



500+

Employs over
500 colleagues



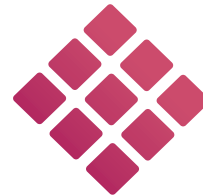
'A' SUPERIOR

AKG rating across
our platforms



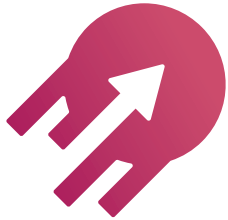
£37.9bn

assets under
administration



523,140

individual accounts



**PROFESSIONAL
EXCELLENCE**

Commitment to
professional excellence
across our people



**MULTI-AWARD
WINNING
BUSINESS**

OUR MARKET BRANDS



Embark Group is a fast growing, diversified, financial services business and one of the leading retirement solutions providers in the UK. We work closely with financial advisers and businesses to deliver their long-term savings and investment propositions to UK consumers through our investment platform and range of multi-asset funds, pensions, fund research and consultancy services.

Embark Group is a trading name of Embark Group Limited and is the holding vehicle for all companies in the Group. In January 2022 Embark Group became part of the Lloyds Banking Group.

Head office: London



Since 1993, Stocktrade is widely recognised as the “go-to” B2B execution-only trading platform solution. Stocktrade has a strong track record in partnering with life companies, investment platforms, building societies, pension schemes and employee SAYE providers by offering their underlying clients access to multiple markets, via online or telephone dealing. Stocktrade is a trading name of Embark Investment Services Limited (EISL), a wholly owned subsidiary of Embark Group. In January 2022, Stocktrade officially became part of the Lloyds Banking Group following their acquisition of Embark Group.

Head office: Dundee



Embark Pensions offers a range of Self Invested Personal Pensions (SIPPs) through advisers to help meet their clients’ retirement needs. The Option SIPP offers access to a practical, low cost fixed fee SIPP with the ability to illustrate, apply and manage the product online. The Embark Full SIPP offers a more bespoke solution for clients that require property expertise, greater diversity and wider investment flexibility. And as clients’ investments needs change, so can our SIPPs by adapting to differing investment requirements throughout an individual’s lifetime.

Embark Pensions is a trading name of EBS Pensions Ltd, authorised and regulated by the FCA.

Head office: London

OUR MARKET BRANDS (CONTINUED)



The Embark Horizon Multi-Asset Fund range offers five active, volatility managed, risk profiled multi-asset solutions, designed to adapt to changing market conditions, grow investments over the medium to long term (5 years or more), and provide the right balance of risk and reward to help deliver retirement and investment goals.

Embark Investments, as the Authorised Corporate Director (ACD) of the Embark Horizon Multi-Asset Funds, designs and manufactures the Fund range, appoints the depository, the risk profiler and the investment manager, and governs the outsourced Strategic Asset Allocation and Tactical Asset Allocation activities.

With an established long-term performance track record since 2013, the Embark Horizon Multi-Asset Fund range have the Defaqto 4 diamond award for 2024.

Embark Investments is the trading name of Embark Investments Limited which is the ACD of the Embark Investment Funds ICVC, and is authorised and regulated by the FCA. Embark Investments is a signatory of the United Nations supported Principles on Responsible Investment (PRI).

Head office: London



The Adviser Centre, launched in 2014, is a free online fund research and consultancy service which features analysis and information on actively-managed funds from the whole of the market. It is dedicated to supporting financial advisers in their fund selection work, with a special emphasis on helping them to assess investment suitability.

Formerly part of the research and consultancy teams at Morningstar and OBSR, The Adviser Centre team members have a strong heritage in delivering market-leading fund research and opinion. The service provides a host of additional materials, including the provision of perspectives as well as guidance for advisers on markets, IA sectors and fund manager changes.

Head office: London



Halifax Share Dealing Ltd is an online broker that allows customers to buy and sell listed shares, ETFs, investment trusts, funds, bonds and gilts in the UK and across a range of international markets. Halifax Share Dealing Limited provide these services across a number of brands that include: Lloyds Bank Share Dealing; Bank of Scotland Share Dealing; Halifax Share Dealing and IWeb.

HSDL has been operating since 1997, when it was initially set up to support the flotation of the Halifax Building Society. Since then, HSDL has expanded into one of the UK's largest execution only stockbrokers and has big ambitions to grow further over the coming years.

Head office: Halifax

AWARDS AND RECOGNITION

The delivery of strong and consistent customer outcomes is central to our approach, how we invest and run our businesses. We are delighted to highlight the ratings and awards our Group companies have received.

AKG Financial Strength Rated



Our financial strength has been externally assessed by the analysts at AKG with a financial strength rating of '**A superior**' for platform.

Defaqto 4 Diamond Rating 2024



Embark Horizon Multi-Asset Funds

Moneyfacts Star Ratings 2022



Embark Pensions Full SIPP

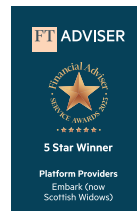


Embark Pensions Option SIPP

Our awards



Embark has been recognised as **one of the world's leading WealthTech companies** every year since 2019, including 2024.



Embark was awarded a **5 star Platform Providers award** at the Financial Adviser Service Awards in 2023.



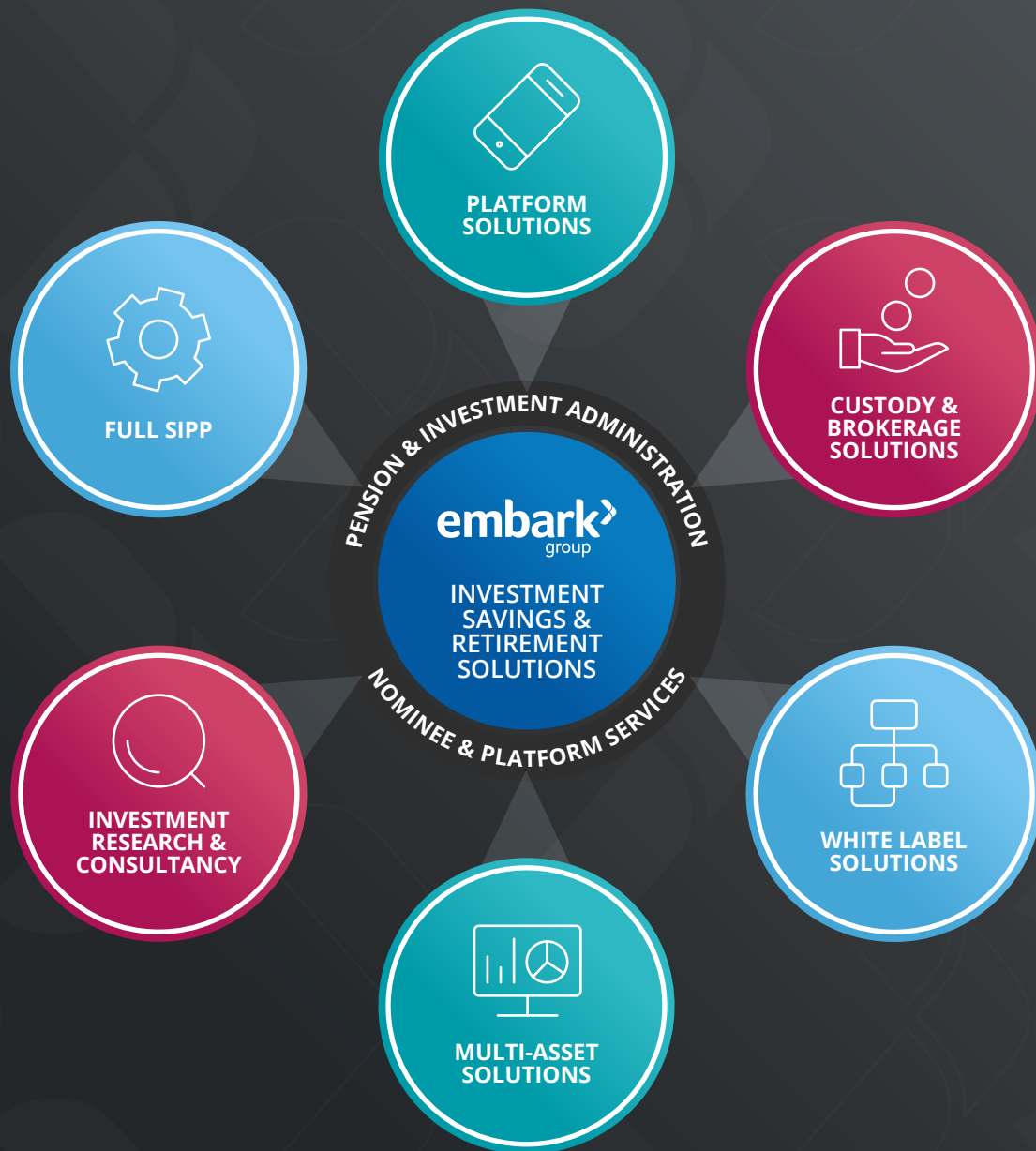
Embark was awarded a **Platinum Platform Rating** from Adviser Asset in 2024.



Embark was recognised as **one of the most influential and innovative companies** in the FinTech industry in 2021.

OUR PRODUCTS AND SERVICES

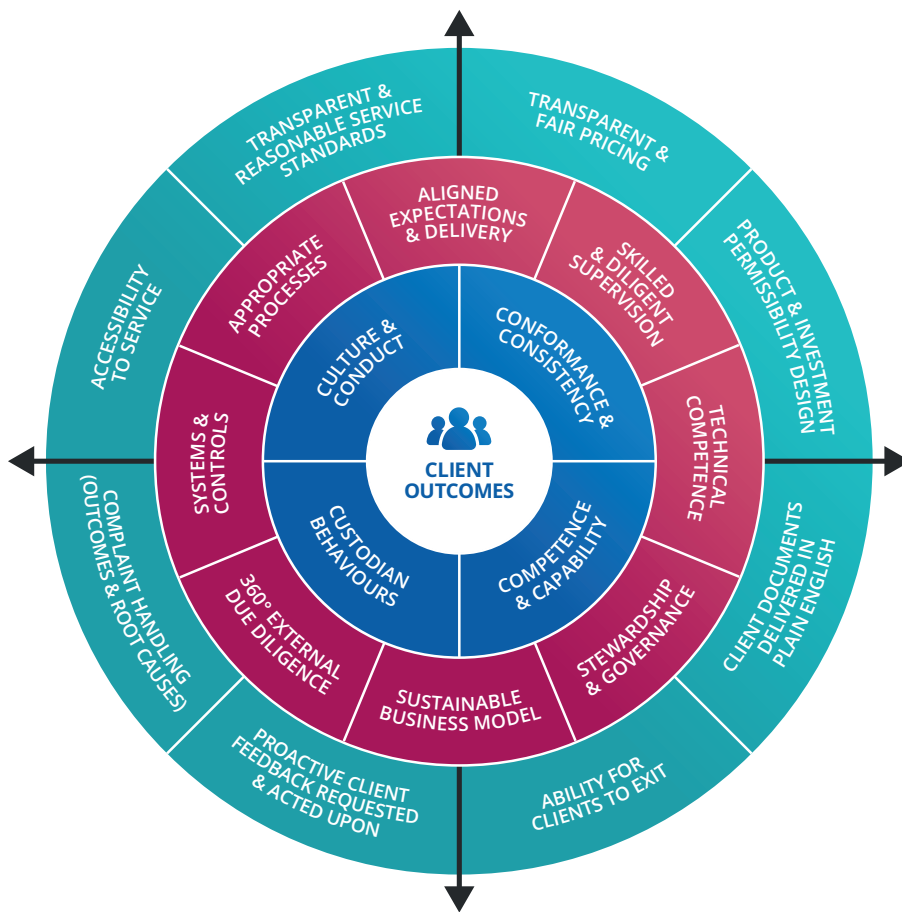
Today, the Group works across a number of core areas of proposition through its portfolio.



CUSTOMER OUTCOMES

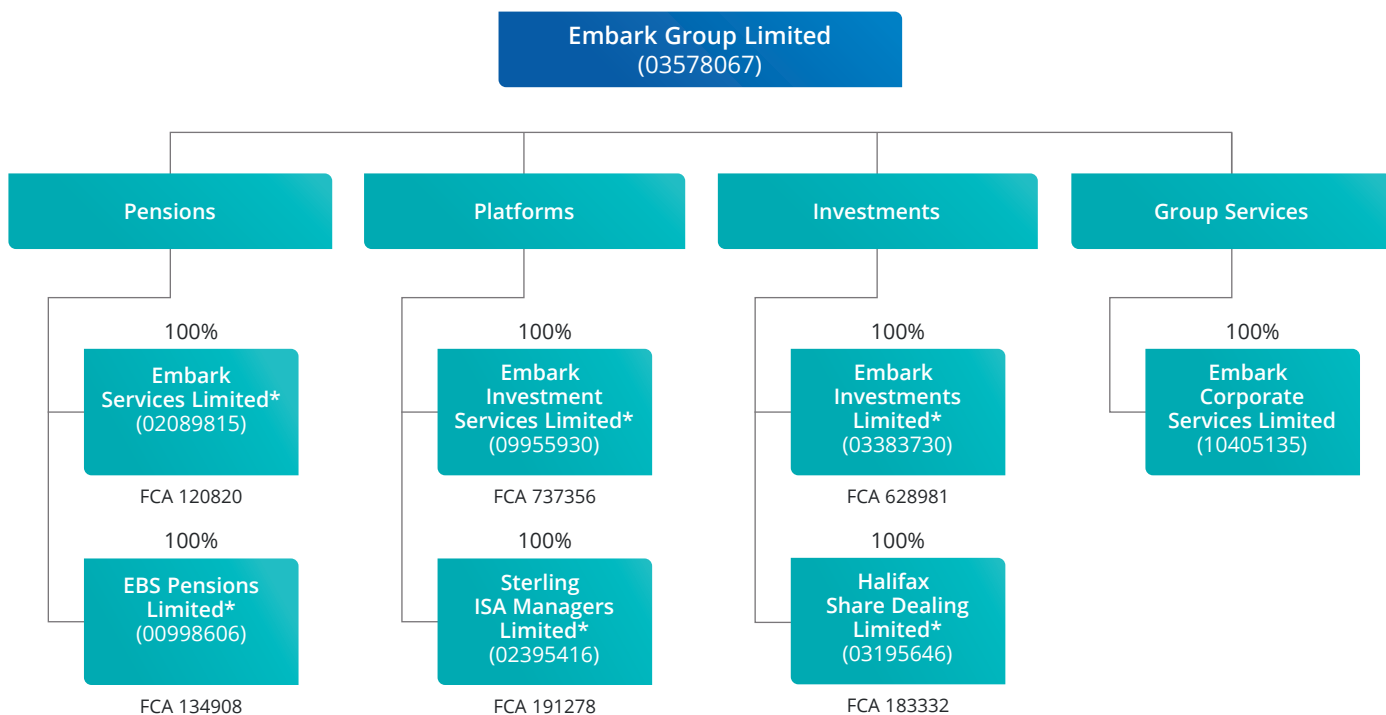
The delivery of good customer outcomes, and the mechanics which are designed to safely achieve this, are central to our approach to business and any investment we make. For all businesses in our Group, we ensure we embed the principles of appropriate customer outcomes across the day-to-day operation, right from product design through to after sales service, to ensure they deliver fair outcomes for all clients.

This involves making sure all of our literature is transparent and not misleading, offering our clients the service that matches their needs, providing them and their advisers with clear information on our products and services and ensuring that we deliver on our promises.



OUR PORTFOLIO BUSINESSES AND CORPORATE GOVERNANCE STRUCTURE

Our corporate governance structure is detailed below and shows the companies that make up our portfolio of businesses.



■ Holding company

■ Trading entity

* FCA Regulated entity

Trustee and Nominee Companies

Embark Group Limited

- Charterhall Nominees Limited (02124605)
- Embark Trustees Limited (08979345)
- Hornbuckle Mitchell Trustees Limited (02741578)
- Avalon Investment Services (Nominees) Limited (03826842)
- Avalon SIPP Trustees Limited (05517113)
- EBS Pioneer Trustees Limited (01444547)
- EBS Self-Administered Personal Pension Plan Trustees Limited (02853014)
- Alpha Trustees Limited (05136530)

Embark Investment Services Limited*

- Embark Investment Services Nominees Limited (10523134)

EBS Pensions Limited*

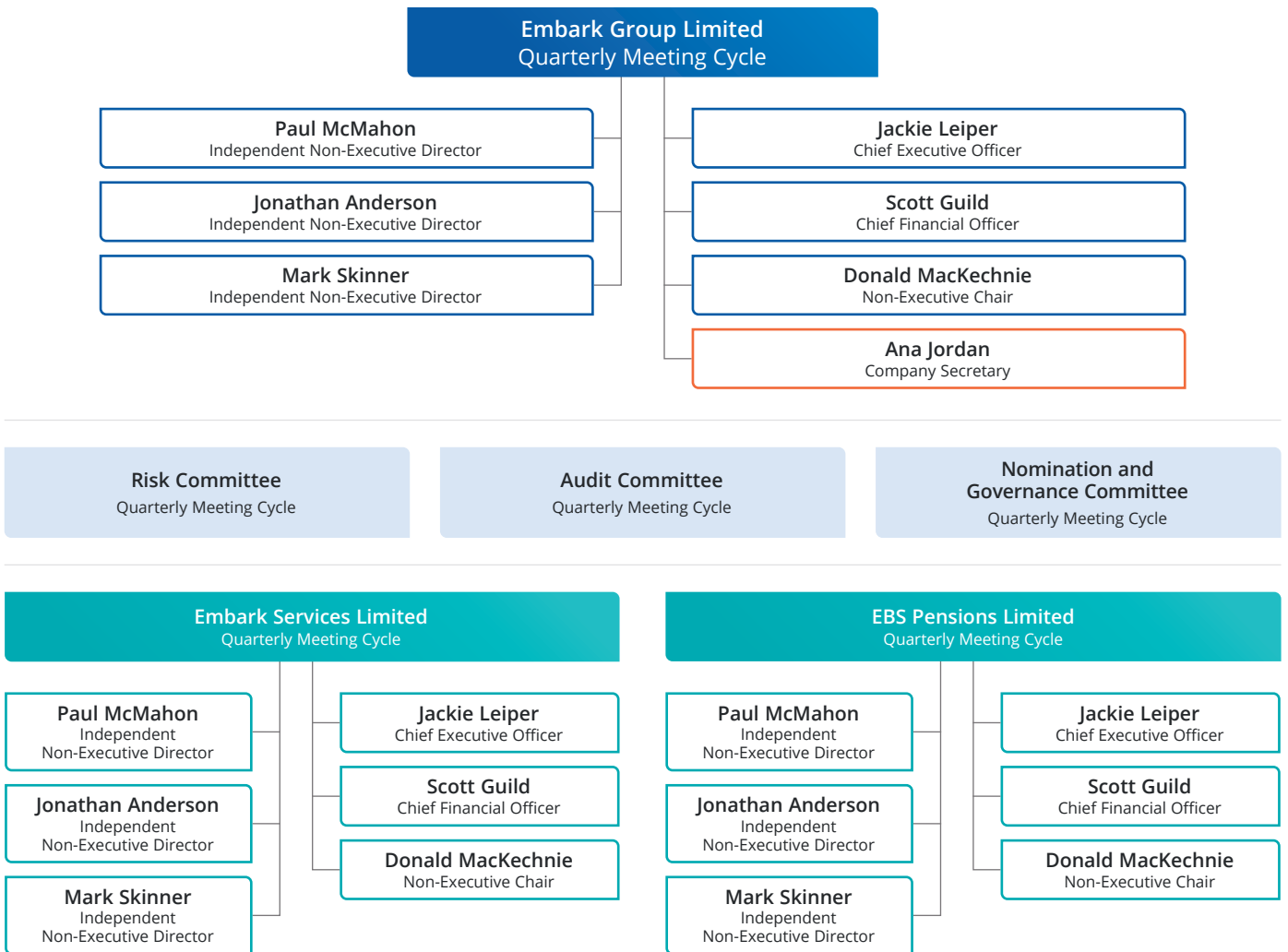
- Embark Pensions Trustees Limited (06300217)

Sterling ISA Managers Limited*

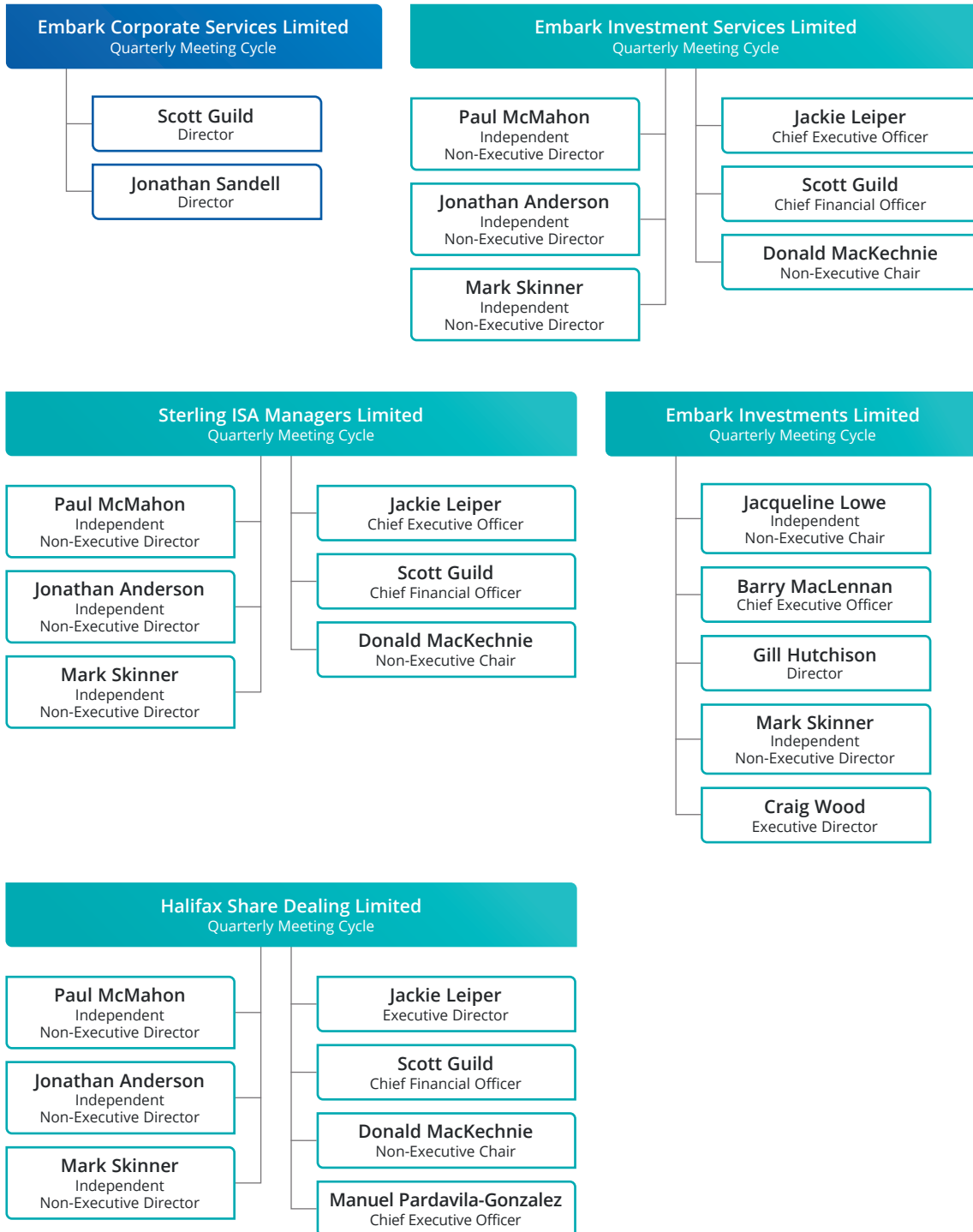
- Sterling ISA Managers (Nominees) Limited (04112145)

BEST IN CLASS GOVERNANCE – BOARD OF DIRECTORS

We are committed to operating a ‘best in class’ governance structure through high-quality people, an independent Board, the right culture and an extremely competent and commercial team. That’s why we have exceptionally high-quality Non-Executive Directors with diverse backgrounds and an independent risk and regulatory team.



BEST IN CLASS GOVERNANCE – BOARD OF DIRECTORS (CONTINUED)



OUR PEOPLE

Non-Executive Directors



Donald MacKechnie – Lloyds Banking Group Executive Director

Donald has over 25 years' financial services experience and is currently the Insurance & Wealth Transformation and Strategy Director of Lloyds Banking Group, a role he has held since 2020 having previously been the Chief Operating Officer for the Division following rejoining the Group into the role of Insurance Customer Delivery Director in 2015. He is also a Non-Executive Director of Schroders Personal Wealth. Prior to this, Donald spent three years as a Partner at Deloitte focused on risk and regulation having previously held a variety of senior risk roles in Lloyds Banking Group Insurance where he was latterly the Divisional Risk Officer. Donald spent the early part of his career with Prudential, the Financial Services Authority and EY.



Jonathan Anderson – Independent Non-Executive Director

With over 30 years' senior management experience, Jonathan has previously held roles at Barclays Corporate Bank as Chief Financial Officer and Liverpool Victoria as Director, Group Finance. Jonathan's expertise includes financial planning and reporting, as well as overseeing business growth and balance sheet efficiency. Between 2016 and 2021, Jonathan was Chair of Alliance Trust Savings having served previously as a Non-Executive Director and Chair of the Audit and Risk Committee.



Jacqueline Lowe – Independent Non-Executive Director

Jacqueline has over 30 years' experience in asset management and financial services. She was an award-winning fund manager and lead the development of Standard Life Investments' mutual fund business. She is Chair of T Bailey Asset Management and is also a board member of Rathbones Unit Trust Management, First Sentier Investors UK, and the Beatson Cancer Charity.



Paul McMahon – Independent Non-Executive Director

With over 30 years' experience in financial services including FinTech, investments, banking and financial advice, Paul is also a Non-Executive Director of Ignition Advice. He is an expert adviser to Boston Consulting Group, with a particular focus on strategy and transformational change in the wealth management, investment platform, and FinTech sectors. Prior to this, and most recently, he was Chief Operating Officer for M&G Prudential, where he led a £300m transformation programme, and a Non-Executive Director of Succession Group.

OUR PEOPLE (CONTINUED)

Non-Executive Directors (continued)



Mark Skinner – Independent Non-Executive Director

Mark is a sales and marketing professional with a strong background in the distribution of investment products and services to the UK intermediary market. He has held executive positions with New Star Asset Management, Barings, Norwich Union and Save & Prosper. Mark also holds several other Non-Executive and advisory roles across the UK financial services sector.

OUR PEOPLE (CONTINUED)

Group Executive Management



Jackie Leiper – Chief Executive Officer

Jackie has over 25 years' experience in the financial services industry, with specialism in life and pensions, and a focus on leading customer and client facing teams. She joined Lloyds Banking Group in 2010 and carried out a number of leadership roles before becoming Pensions, Stockbroking & Distribution Director at Scottish Widows in 2018, where she is responsible for pension proposition development, distribution of Scottish Widows flagship pensions and protection products, and the Halifax Share Dealing business. Jackie became CEO of Embark Group following the acquisition by Lloyds Banking Group in January 2022.



Scott Guild – Chief Financial Officer

Scott is Finance Director for Insurance and Wealth Pensions Investments, Stockbroking and Wealth business. The combined businesses manage c£130bn of assets on behalf of customers within the Insurance and Wealth division of Lloyds Banking Group. He leads a team of colleagues in Edinburgh and Leeds and is responsible for engaging the wider Insurance and Wealth Finance team to support businesses. Scott is a qualified accountant with over 25 years' experience in Financial Services, having held a number of senior leadership roles in large complex groups and across a range of disciplines including Audit, Finance, Strategy, Change Management, Planning and Sales Development and Propositions.



Ana Jordan – Group General Counsel and Company Secretary

Ana has over 20 years' experience in legal matters and corporate governance, particularly with regulatory and strategic change projects. She is a qualified solicitor in England & Wales and New Zealand. Prior to joining Embark Ana was Head of General Insurance & Protection Legal at Lloyds Banking Group, having been with LBG for over 12 years, holding a variety of roles in the legal and general counsel space. Prior to LBG, Ana carried out senior associate roles at Clifford Chance and Biddle Findlay.



Louisa King – Group Chief Risk Officer

Louisa has extensive experience, with over 20 years in financial services and strong experience of managing conduct risk within the platform industry; managing non-standard investments and other complex products. Louisa previously carried out senior and Executive roles at Phoenix Group, AXA Wealth and James Hay where, in her position as CRO, she successfully embedded a much improved risk culture through enhancing their Enterprise Risk Management framework.

OUR PEOPLE (CONTINUED)

Group Executive Management (continued)



Barry MacLennan – Chief Executive Officer, Embark Investments Limited

Barry has over 25 years' experience across the investment management industry, with a strong profile in the development, delivery, marketing, management and servicing of client-centric investment solutions; focusing on asset gathering and retention. Previous roles include Head of EMEA for Martin Currie and Head of Wholesale Investment Specialists at Standard Life. Prior to joining Embark, Barry was a Lecturer of Financial Services at Edinburgh Napier University.



Manuel Pardavila-Gonzalez – Chief Executive Officer, Halifax Share Dealing Limited

Manuel has over 25 years' of experience in financial organisations. He has a rich and varied experience in multiple investment and leadership roles, in a broad range of industries and companies such as GE Capital and Aviva. He joined Lloyds Banking Group in 2008 and carried out a number of leadership roles in Credit Cards, Banking and Investments. Since 2019, Manuel has been Managing Director of Halifax Share Dealing Ltd, where he is responsible for the end-to-end business, including Direct to Consumer investment products.



Ranila Ravi-Burslem – Intermediary Distribution Director, Embark and Scottish Widows

Having previously carried out the role of Distribution Director at Workplace Savings and Retirement for Aviva in the UK, Ranila is experienced in leading customer strategy for the SME market, acquisition, retention and member engagement. Within her role at Aviva, Ranila launched a market first digital, composite proposition for small businesses called 'Aviva360'. Ranila was also Director of customer strategy, revenue and digital at NEST Pensions where she had responsibility for customers across commercial and retail markets. She has broad experience of delivering business growth and strategies in diverse sectors such as professional services, financial services and charities.



Jonathan Sandell – Group Head of Propositions

Jonathan oversees the propositions teams at both Embark Group and Scottish Widows. With over 20 years' experience, Jonathan was previously a Director at M&G Prudential before joining Scottish Widows. With his continued focus on best practice and ensuring positive customer outcomes, Jonathan will build further consistency in our propositions approach.

OUR PEOPLE (CONTINUED)

Group Executive Management (continued)



Paul Sheehan – Chief Operating Officer, Embark Group

With over 30 years in financial services, Paul brings a wealth of experience from other transformation programmes including the set-up of Schroders Personal Wealth. Paul will lead strategic change programmes common to LBG and Embark, whilst also incorporating the Mass Affluent deliverables as announced as part of LBG's Strategy in February 2022.

OUR PEOPLE (CONTINUED)

Senior Executives



Fraser Blain – Chief Commercial Officer, Horizon Funds

Fraser Blain is a sales and marketing professional with over 30 years of experience in the distribution and marketing of wholesale investment products across UK and Continental European Retail markets. Fraser's previous experience includes National Investment Development Director at Zurich Insurance Group and Head of UK Wholesale Distribution at Allianz Global Investors UK.



Jamie Drewett – Head of Intermediary Sales

Jamie has been in financial services for over 32 years and has worked in a variety of senior roles during this period. Over the last 15 years his career has been dedicated to leading various distribution teams who support the intermediated life, pension and savings market. Jamie has held senior management positions on retail executive committees, as well as chairing regional advisory panels. He is also a member of the Personal Finance Society's Leader's Summit Group.



Deepak Gala – Chief Technical Architect, Embark Group

Deepak is a Technical Architect with over 20 years of strong technical architecture background, coupled with a solid business understanding. He has a proven track record in analysis and design of significant change initiatives, business process re-engineering and complex system integrations.



Gillian Hutchison – Research Director, The Adviser Centre

Gill launched The Adviser Centre with Peter Toogood in 2014. She was Head of Research at OBSR and subsequently ran the consulting business both there and at Morningstar. She was previously a portfolio manager at Credit Suisse Private Banking.

OUR PEOPLE (CONTINUED)

Senior Executives (continued)



Julien Kerr – Head of Financial Crime, Embark Group

Julien is a seasoned financial crime professional and experienced MLRO with significant knowledge of the financial crime and market abuse frameworks required in the platform sector. Prior to joining Embark Julien was the MLRO at Alliance Trust Savings and before that worked for several blue chip financial services organisations in a consultant capacity undertaking large change projects and remediation workstreams.



Komal Patel – Head of Change, Embark Group

Komal has worked in financial services and technology for over 10 years, including delivery of platform solutions for advisers, clients and corporate partners. She has been instrumental in the design and delivery of the UK's first truly STP SIPP in the Robo sector and has led change teams to deliver multiple successful platform migration and implementation projects. As well as wrap platform and pension solutions, Komal has also delivered a wide range of corporate change initiatives across tech and non tech sector challenges within financial services.



Matthew Robinson – Managing Director, Complex Pensions, Embark Group

As Managing Director of Embark Pensions, Matthew joined Embark from Zurich Life & Pensions Ireland where he held a Non-Exec Director position, having previously worked at Aviva where he held a variety of senior roles over his 20 year tenure.



Peter Toogood – Chief Investment Officer & Managing Director, The Adviser Centre

Peter launched The Adviser Centre in May 2014, whilst employed by City Financial. He was co-founder of the original Forsyth-OBSR Ratings Service in 2002. He joined OBSR in 2008 and was responsible for establishing the firm's fund advisory business as well as continuing to conduct manager research.

OUR PEOPLE (CONTINUED)

Senior Executives (continued)



Craig Wood – Director of Financial Strategy and Projects, Embark Group

Craig was Chief Financial Officer & Executive Director at ATS since May 2017. Craig's 25 year career has included a range of senior and regulated leadership roles across banking, finance and manufacturing sectors. Craig spent 14 years in RBS and moved through a variety of senior roles within RBS' Wealth Management (Coutts & Co), Retail and Corporate Banking Divisions, focussing on business performance management, project and change management, restructuring and corporate finance activities.

LEGAL ENTITIES – HOLDING VEHICLE

Embark Group Limited

Embark Group Limited is a company incorporated in England and Wales and is the ultimate holding vehicle for all companies in the Group.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	33 Old Broad Street, London EC2N 1HZ	03578067	09/06/1998	<ul style="list-style-type: none"> Scottish Widows Group Limited 	<ul style="list-style-type: none"> Jackie Leiper Donald MacKechnie Scott Guild Mark Skinner Jonathan Anderson Paul McMahon

LEGAL ENTITIES – TRADING COMPANIES

Embark Services Limited

Embark Services Limited is a company incorporated in England and Wales and is a wholly owned subsidiary of Embark Group Limited. Embark Services Limited is the legal entity behind the Hornbuckle trading arm. It is authorised and regulated by the Financial Conduct Authority.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	33 Old Broad Street, London EC2N 1HZ	02089815	15/01/1987	Embark Group Limited	<ul style="list-style-type: none"> Jackie Leiper Donald MacKechnie Scott Guild Mark Skinner Jonathan Anderson Paul McMahon

Senior Management Functions

Chief Executive Officer (SMF1): Jackie Leiper
Executive Director (SMF3): Scott Guild, Jackie Leiper
Chair of Governing Body (SMF9): Donald MacKechnie
Compliance Oversight (SMF16): Wendy Crawford
Money Laundering (SMF17): Julien Kerr

FCA Register Number: 120820

EBS Pensions Limited

EBS Pensions Limited, trading as **EBS** and **Embark Pensions** is a company incorporated in England and Wales and is a wholly owned subsidiary of Embark Group Limited. This company administers SIPP and SSAS, under the EBS and Embark Pensions trading names and is authorised and regulated by the Financial Conduct Authority.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	33 Old Broad Street, London EC2N 1HZ	00998606	31/12/1970	Embark Group Limited	<ul style="list-style-type: none"> Jackie Leiper Donald MacKechnie Scott Guild Mark Skinner Jonathan Anderson Paul McMahon

Senior Management Functions

Chief Executive Officer (SMF1): Jackie Leiper
Executive Director (SMF3): Scott Guild, Jackie Leiper
Chair of Governing Body (SMF9): Donald MacKechnie
Compliance Oversight (SMF16): Wendy Crawford
Money Laundering (SMF17): Julien Kerr

FCA Register Number: 134908

LEGAL ENTITIES – TRADING COMPANIES (CONTINUED)

Embark Investment Services Limited

Embark Investment Services Limited is a company incorporated in England and Wales and is a wholly owned subsidiary of Embark Group Limited. This legal entity operates under the Scottish Widows Platform and Stocktrade trading names, and is a pension scheme administrator and ISA Manager with WRAP platform capabilities. Authorised and regulated by the Financial Conduct Authority. Can hold client money.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	33 Old Broad Street, London EC2N 1HZ	09955930	18/01/2016	Embark Group Limited	<ul style="list-style-type: none"> • Jackie Leiper • Donald MacKechnie • Scott Guild • Mark Skinner • Jonathan Anderson • Paul McMahon

Senior Management Functions

FCA Register Number: 737356

Chief Executive (SMF1): Jackie Leiper

Chief Finance Officer (SMF2): Scott Guild

Executive Director (SMF3): Jackie Leiper, Scott Guild

Chief Risk Officer (SMF4): Louisa King

Head of Internal Audit (SMF5): Jacobus Adrianus Johannes Cornelis van Gulp (Marco van Gulp)

Chair of Governing Body (SMF9): Donald MacKechnie

Chair of the Risk Committee (SMF10): Paul McMahon

Chair of the Audit Committee (SMF11): Jonathan Anderson

Chair of Nomination Committee (SMF13): Mark Skinner

Compliance Oversight (SMF16): Wendy Crawford

Money Laundering (SMF17): Julien Kerr

Other Overall Responsibility (SMF 18): Manuel Pardavila-Gonzalez, Ranila Ravi-Burslem, Jonathan Sandell

Chief of Operations (SMF24): Paul Sheehan

LEGAL ENTITIES – TRADING COMPANIES (CONTINUED)

Halifax Share Dealing Limited

Halifax Share Dealing Limited is a company incorporated in England and Wales and is a wholly owned subsidiary of Embark Group. Authorised and regulated by the Financial Conduct Authority. Can hold client money.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	Trinity Road, Halifax, West Yorkshire, HX1 2RG	03195646	08/05/1996	Embark Group Limited	<ul style="list-style-type: none"> • Jackie Leiper • Donald MacKechnie • Scott Guild • Mark Skinner • Jonathan Anderson • Paul McMahon • Manuel Pardavila-Gonzalez

Senior Management Functions

FCA Register Number: 183332

Chief Executive (SMF1): Manuel Pardavila-Gonzalez
Chief Finance Officer (SMF2): Scott Guild
Executive Director (SMF3): Manuel Pardavila-Gonzalez, Scott Guild, Jackie Leiper
Chief Risk Officer (SMF4): John O'Dwyer
Head of Internal Audit (SMF5): Marco van Gurp
Chair of Governing Body (SMF9): Donald MacKechnie
Chair of the Risk Committee (SMF10): Paul McMahon
Chair of the Audit Committee (SMF11): Jonathan Anderson
Compliance Oversight (SMF16): John O'Dwyer
Money Laundering (SMF17): John O'Dwyer

Sterling ISA Managers Limited

Sterling ISA Managers Limited is a company incorporated in England and Wales and is a wholly owned subsidiary of Embark Group Limited. Authorised and regulated by the Financial Conduct Authority. Can hold client money.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	33 Old Broad Street, London EC2N 1HZ	02395416	15/06/1989	Embark Group Limited	<ul style="list-style-type: none"> • Jackie Leiper • Donald McKechnie • Scott Guild • Mark Skinner • Jonathan Anderson • Paul McMahon

Senior Management Functions

FCA Register Number: 191278

Chief Executive (SMF1): Jackie Leiper

Chief Finance (SMF2): Scott Guild

Executive Director (SMF3): Scott Guild, Jackie Leiper

Chief Risk (SMF4): Louisa King

Head of Internal Audit (SMF5): Jacobus Adrianus Johannes Cornelis van Gulp (Marco van Gulp)

Chair of Governing Body (SMF9): Donald MacKechnie

Chair of the Risk Committee (SMF10): Paul McMahon

Chair of the Audit Committee (SMF11): Paul McMahon

Chair of Nomination Committee (SMF13): Mark Skinner

Compliance Oversight (SMF16): Wendy Crawford

Money Laundering (SMF17): Julien Kerr

Other Overall Responsibility (SMF18): Jonathan Sandell, Ranila Ravi-Burslem

Chief of Operations (SMF24): Paul Sheehan

LEGAL ENTITIES – TRADING COMPANIES (CONTINUED)

Embark Investments Limited

Embark Investments Limited is a company incorporated in England and Wales and is a wholly owned subsidiary of Embark Group Limited. This legal entity operates under the Embark Investments trading name. Embark Investments Limited is the Authorised Corporate Director of the Embark Investment Funds ICVC. Embark Investments Limited is authorised and regulated by the FCA.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	33 Old Broad Street, London EC2N 1HZ	0338730	09/06/1997	Embark Group Limited	<ul style="list-style-type: none"> • Barry MacLennan • Jacqueline Lowe • Gill Hutchison • Mark Skinner • Craig Wood

Senior Management Functions

FCA Register Number: 628981

Chief Executive (SMF1): Barry MacLennan
Executive Director (SMF3): Barry MacLennan, Gillian Hutchison, Craig Wood
Chair of Governing Body (SMF9): Jacqueline Lowe
Compliance Oversight (SMF16): Mark Griffith
Money Laundering (SMF17): Julien Kerr

Embark Corporate Services Limited

Embark Corporate Services Limited is a company registered in England and Wales and is a wholly owned subsidiary of Embark Group Limited. This company provides core central services, tools and capabilities to support the different companies within Embark Group.

Company Accounting Cycle	Registered Office Address	Company Number	Date of Incorporation	Shareholders	Directors
01 January – 31 December	33 Old Broad Street, London EC2N 1HZ	10405135	01/10/2016	Embark Group Limited	<ul style="list-style-type: none"> • Scott Guild • Jonathan Sandell

CORPORATE PARTNERS

Embark Group is supported by a range of exceptional professional services businesses including:

Our primary corporate banking facility is provided by Barclays Corporate from its offices at:



9 Midsummer Place,
Milton Keynes,
Buckinghamshire MK9 3GB

Our legal advisers are Burges Salmon, a leading UK law firm that provide our Group with a range of legal expert support services from their offices at:



6 New Street Square,
London
EC4A 3BF

Our primary banking partner for pensions and wrap platform activities is Metro Bank from its offices at:



One Southampton Row,
London
WC1B 5HA

Our auditors, since 2008, are KPMG, one of the largest accountancy firms in the world, from its offices at:



1 Sovereign Square,
Sovereign Street,
Leeds LS1 4DA

Our corporate and professional indemnity insurance is provided via Lockton Companies LLP, the world's largest insurance brokers, from its global headquarters at:



The St Botolph Building,
138 Houndsditch,
London EC3A 7AG

Our Group press relations advisers are The Agency Partnership, an international PR and communications agency, from their offices at:





Gilmoora House,
57-61 Mortimer Street,
London W1W 8HS



HOW TO GET IN TOUCH

If you would like further information, or would like to talk to us about the businesses we work with, please get in touch using the contact details below:



-  PO Box 164, 8 West Marketgait, Dundee DD1 9YP
-  marketing@embarkgroup.co.uk
-  embarkgroup.co.uk






-  PO Box 164, 8 West Marketgait, Dundee DD1 9YP
-  support@stocktrade.co.uk
-  stocktrade.co.uk






-  PO Box 164, 8 West Marketgait, Dundee DD1 9YP
-  marketing@embarkgroup.co.uk
-  embarkinvestments.co.uk






-  PO Box 164, 8 West Marketgait, Dundee DD1 9YP
-  info@theadvisercentre.co.uk
-  theadvisercentre.co.uk



-  Provincial House, 37 New Walk, Leicester, LE1 6TU
-  customerservices@embarkpensions.co.uk
-  embarkpensions.co.uk



-  Customer Services Department, Lovell Park Road, Leeds, LS1 1NS
-  General enquiries and dealing: 0345 722 5525
-  www.halifaxsharedealing-online.co.uk

HOW TO GET IN TOUCH (CONTINUED)




Closed to new business

The following products are closed to new business. If your clients already have one of these products, please get in touch using the contact details below:





-  PO Box 164, 8 West Marketgait, Dundee DD1 9YP
-  customerservices@embarkpensions.co.uk
-  embarkpensions.co.uk

Hornbuckle

-  Provincial House, 37 New Walk, Leicester, LE1 6TU
-  customerservices@embarkpensions.co.uk
-  embarkpensions.co.uk



 marketing@embarkgroup.co.uk

 embarkgroup.co.uk